5

10

15

ABSTRACT

A payment service enables a credit account or a debit account of a customer to be automatically billed for utility usage based on a reading that is automatically taken by an electronic utility meter. A method for processing information relating to usage of a utility includes receiving a utility reading that is a measure of the usage of the utility by a customer. The utility reading is received from a customer site across a first transmission medium. The method next determines an amount using the utility reading and transmitting the amount to a utility provider that is arranged to cause the amount to be paid. The amount is transmitted to the second remote location across a second transmission medium. The first transmission medium and the second transmission medium are each either a network communications line, a fiberoptic line, or a telephone line. The smart utility meter includes an electronic meter reader, a processor unit, a memory, a configuration interface, a network interface, and a power supply.